

APPENDIX C

BENEFIT OVERHEAD CALCULATION

**NORTHERN UTILITIES
MAINE DIVISION
EMPLOYEE BENEFITS
12 MONTHS ended DECEMBER 31, 2000**

12 Months Ended December 31, 2000

SOURCE	DESCRIPTION	AMOUNT	TOTAL	PERCENT
GL800	TOTAL PAYROLL 12/00	\$2,657,386		100.00%
	PENSIONS:			
926-01	EMPL BENEFITS-PENSIONS	\$9,122		
	TOTAL PENSIONS		\$9,122	0.34%
	GROUP INSURANCE & OTHER:			
926-00	FRINGE BENEFIT OTHER	\$34,294		
926-02	GROUP HEALTH	\$261,572		
926-03	GROUP LIFE	\$9,285		
926-04	SAFTY EQUIPMENT	\$4,765		
926-05	PHYSICALS	\$2,129		
926-06	MEDICARE	\$0		
926-08	L/T DISABILITY	\$29,706		
926-09	HMO HEALTH INS	\$60,366		
926-11	PRESCRIPTION DRUGS	\$4,505		
926-12	DENTAL INSURANCE	\$18,815		23.04%
926-13	COMPANY 401k - MEDICAL	\$16,227		
926-14	COMPANY SAVINGS	\$24,415		
926-15,16,17	COBRA INS	\$0		
926-18	POST RET BENEFITS EST.	\$79,169		
926-22	NISOURCE STOCK	\$137		
926-20	SAFTY EQUIPMENT	\$1,083		
926-80	BENEFIT CHOICE CREDITS			
926-81	BENEFIT CHOICE PAY DEDUCT.	(\$6,337)		
	TOTAL GROUP INSURANCE & OTHER		\$540,130	20.33%
	PAYROLL LIABILITY INSURANCE:			
925-00	INJURIES & DAMAGES - MISC			
925-01	PAYROLL LIABILITY			
925-02	EXCESS LIABILITY			
925-04,05	ACCID PREV AND DAMAGES	\$1,906		
925-06	WORKER'S COMPENSATION	\$28,778		
925-07	GENERAL LIABILITY	\$5,714		
925-08	AUTO LIABILITY	\$8,182		
925-09	EXCESS AEGIS	\$9,987		
925-10	OTHER COVERAGE	\$8,443		
	TOTAL PAYROLL LIABILITY INSURANCE		\$63,010	2.37%
	PAYROLL TAXES:			
408-13	FEDERAL UNEMPLOYMENT	\$5,853		
408-14	F.I.C.A.	\$151,564		
408-16	MA STATE HEALTH(CO PORTN)	\$0		
408-22	HOSP INS. EXP(FED)	\$36,179		
408-25	STATE UNEMPLOYMENT	\$18,349		
	TOTAL PAYROLL TAXES		\$211,945	7.98%
	TOTAL BENEFITS		\$824,207	54.06%